

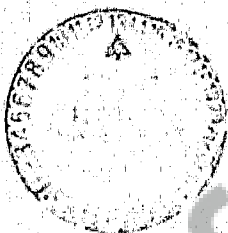
SK-10936
3-10-1500

DEED OF TRUST

THIS DEED OF TRUST is made this 8th day of December, 1977, among the Grantor, Harry and Emeline Elliott, (herein "Borrower"), Safeco Title Ins. Co. (Ska. Co. Title) (herein "Trustee"), and the Beneficiary, White Salmon Office, Rainier National Bank, a corporation organized and existing under the laws of Washington, whose address is 73 NE Estes Street, White Salmon, WA. (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Skamania, State of Washington:

Northwest quarter of the northeast quarter of the southeast quarter of Section 9, Township 3 North, Range 10 East, W.M.



which is located at Star Route, Box 224

Underwood

WA 98651

(herein "Property Address")

(City)

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and interests in the property, and the rights and authorities given herein to Lender to collect and apply such rents, royalties, mineral, oil and gas rights and profits, water, water rights and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacement and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust, and all of the foregoing together with said property (or the household estate if this Deed of Trust is on a household) are herein referred to as the "Property".

In return to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated Dec. 8, 1977 (herein "Note") in the principal sum of Seven thousand two hundred fifty eight and 84/100** Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on December 13, 1984, (b) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (c) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

WASHINGTON -- 1 to 4 Family -- 6175 -- FHMA/FHMC UNIFORM INSTRUMENT

REVISED 1980 W 27 11/25/84

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Deed of Trust immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

12. Remedies Cumulative. All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust as afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower subject to the provisions of paragraphs 14 through 16 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, if any notice to Borrower provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and any notice to Lender shall be given by certified mail, return receipt requested, to Lender at the address stated herein, and such other address as Lender may designate by notice to Borrower as provided herein. Any address stated herein or in this Deed of Trust shall be deemed to have been given to Borrower at Lender when given in the manner designated herein.

15. Uniform Deed of Trust Governing Law; Severability. This form of deed of trust combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision and to the extent the provisions of the Deed of Trust and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred to Borrower without Lender's prior written consent, except (a) the creation of a first mortgage, (b) such encumbrance subordinate to the Deed of Trust, (c) the creation of a second mortgage, (d) the creation of a third mortgage, (e) the creation of a fourth mortgage, (f) the creation of a fifth mortgage, (g) the creation of a sixth mortgage, (h) the creation of a seventh mortgage, (i) the creation of an eighth mortgage, (j) the creation of a ninth mortgage, (k) the creation of a tenth mortgage, (l) the creation of an eleventh mortgage, (m) the creation of a twelfth mortgage, (n) the creation of a thirteenth mortgage, (o) the creation of a fourteenth mortgage, (p) the creation of a fifteenth mortgage, (q) the creation of a sixteenth mortgage, (r) the creation of a seventeenth mortgage, (s) the creation of an eighteenth mortgage, (t) the creation of a nineteenth mortgage, (u) the creation of a twentieth mortgage, (v) the creation of a twenty-first mortgage, (w) the creation of a twenty-second mortgage, (x) the creation of a twenty-third mortgage, (y) the creation of a twenty-fourth mortgage, (z) the creation of a twenty-fifth mortgage, (aa) the creation of a twenty-sixth mortgage, (ab) the creation of a twenty-seventh mortgage, (ac) the creation of a twenty-eighth mortgage, (ad) the creation of a twenty-ninth mortgage, (ae) the creation of a thirtieth mortgage, (af) the creation of a thirty-first mortgage, (ag) the creation of a thirty-second mortgage, (ah) the creation of a thirty-third mortgage, (ai) the creation of a thirty-fourth mortgage, (aj) the creation of a thirty-fifth mortgage, (ak) the creation of a thirty-sixth mortgage, (al) the creation of a thirty-seventh mortgage, (am) the creation of a thirty-eighth mortgage, (an) the creation of a thirty-ninth mortgage, (ao) the creation of a fortieth mortgage, (ap) the creation of a forty-first mortgage, (aq) the creation of a 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(ya) the creation of a hundred-thirtieth mortgage, (yb) the creation of a hundred-thirtieth mortgage, (yc) the creation of a hundred-thirtieth mortgage, (yd) the creation of a hundred-thirtieth mortgage, (ye) the creation of a hundred-thirtieth mortgage, (yf) the creation of a hundred-thirtieth mortgage, (yg) the creation of a hundred-thirtieth mortgage, (yh) the creation of a hundred-thirtieth mortgage, (yi) the creation of a hundred-thirtieth mortgage, (yj) the creation of a hundred-thirtieth mortgage, (yk) the creation of a hundred-thirtieth mortgage, (yl) the creation of a hundred-thirtieth mortgage, (ym) the creation of a hundred-thirtieth mortgage, (yn) the creation of a hundred-thirtieth mortgage, (yo) the creation of a hundred-thirtieth mortgage, (yp) the creation of a hundred-thirtieth mortgage, (yq) the creation of a hundred-thirtieth mortgage, (yr) the creation of a hundred-thirtieth mortgage, (ys) the creation of a hundred-thirtieth mortgage, (yt) the creation of a 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If Lender exercises its option to accelerate, Lender shall mail notice to Borrower and a copy of the acceleration in accordance with paragraph 14 hereof. Lender shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may tender the sums due and pay such sums prior to the expiration of such period. Lender may, without notice, foreclose on the Property and any remedies permitted by paragraph 18 hereof.

Notwithstanding to whom the Property and Lender further, covenants and agrees as follows:

18. Acceleration Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice in the manner prescribed by applicable law to Borrower and to the other persons provided by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of (i) the right to reinstate after acceleration, (ii) the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and foreclosure and (iii) any other matters required to be included in such notice by applicable law. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law, paragraph 18, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the lapse of such time as may be required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of the Property for a period or periods not exceeding a total of 30 days by public announcement at the time and place fixed in the notice of sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property in sold without any covenant or warranty, express, implied or otherwise. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto, or the clerk of the superior court of the county in which the sale took place.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the time of sale of the Property pursuant to the power of sale contained in this Deed of Trust and in the Note under this Deed of Trust, if (a) Borrower pays Lender all sums which would be then due to Lender under this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 18 hereof, (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust, (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 18 hereof,

